

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 20-23942-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frances A. Eardly
551 Saint Paul Avenue
Cliffside Park, NJ 07010

Social Security No.:
xxx-xx-1815

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 12/29/20 and a confirmation hearing on such Plan has been scheduled for 2/11/21.

The debtor filed a Modified Plan on 2/24/21 and a confirmation hearing on the Modified Plan is scheduled for 3/24/21 @ 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: February 18, 2021
JAN: lc

Jeanne Naughton
Clerk

In re:
Frances A. Eardly
Debtor

Case No. 20-23942-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 18, 2021

User: admin
Form ID: 186

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Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2021:

Recip ID	Recipient Name and Address
db	+ Frances A. Eardly, 551 Saint Paul Avenue, Cliffside Park, NJ 07010-1712
cr	+ HOP Energy, LLC, McKenna, DuPont, Higgins, & Stone, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
519057769	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519057771	+ Apothaker & Associates PC, 520 Fellowship Road, C-306, Mount Laurel, NJ 08054-3410
519057770	+ Apothaker & Associates PC, 520 Fellowship Road, Mount Laurel, NJ 08054-3410
519057772	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519085367	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519057773	+ Bank of America, NA (FDIC), 100 North Tryon Street, Charlotte, NC 28202-4000
519057774	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519057775	+ Capital One Bank, N.A. (FDIC), Capital One Bank Headquarters, 4851 Cox Road, Glen Allen, VA 23060-6293
519057777	+ Citibank, NA, ATTN: Tenaglia & Hunt, PA, 395 W. Passaic St, Rochelle Park, NJ 07662-3016
519057779	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519057781	+ Equifax, P.O. Box 105851, Atlanta, GA 30348-5851
519057782	+ Experian, P.O. Box 2002, Allen, TX 75013-2002
519057783	+ HOP Energy LLC d/b/a Metro Energy, 4 W. Red Oak Lane, White Plains, NY 10604-3606
519057784	+ John F. Eardly, 551 St Paul's Avenue, Cliffside Park, NJ 07010-1712
519057786	+ LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
519057787	+ Midland Credit Managment, Inc., Attn: Bankruptcy, 350 Camino De La Reina Ste 100, San Diego, CA 92108-3007
519057788	+ Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike, Syosset, NY 11791-4449
519057789	+ Paragonfcu, 100 Paragon Drive, Montvale, NJ 07645-1779
519057793	+ Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519070278	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519057795	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
519115527	+ Synchrony Bank-Amazon, Attn: Credit Corp. Solutions, Inc., 121 W. Election Rd., Ste. 200, Draper, UT 84020-7766
519063318	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519057805	+ TD Bank, NA (FDIC), 2035 Limestone Road, Wilmington, DE 19808-5529
519057803	+ Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
519057806	+ Trans Union, P.O. Box 2000, Chester, PA 19016-2000
519057808	++ VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491 address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
519057809	+ Wells Fargo Bank, N.A. (FDIC), 101 North Phillips Avenue, Sioux Falls, SD 57104-6714
519057810	+ Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 18 2021 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 18 2021 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com		

District/off: 0312-2

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		Feb 18 2021 23:58:20	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
519057768	+ Email/Text: ally@ebn.phinsolutions.com	Feb 18 2021 21:24:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
519057776	+ Email/Text: bankruptcy@cavps.com	Feb 18 2021 21:27:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
519077669	+ Email/Text: bankruptcy@cavps.com	Feb 18 2021 21:27:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
519057778	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 18 2021 21:26:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519057779	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 19 2021 00:00:02	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519057780	+ Email/Text: mrdiscen@discover.com	Feb 18 2021 21:25:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519072073	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 18 2021 21:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519057785	+ Email/Text: PBNCTifications@peritussservices.com	Feb 18 2021 21:25:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519057791	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 18 2021 23:59:04	Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502
519057790	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 18 2021 23:39:51	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519057792	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 18 2021 23:48:55	Portfolio Recovery Associates, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519070954	Email/Text: bnc-quantum@quantum3group.com	Feb 18 2021 21:26:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519057794	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 18 2021 21:27:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519057796	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2021 23:58:21	Synco/Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519057797	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2021 23:47:53	Synco/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519059290	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2021 23:47:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519115526	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2021 23:58:21	Synchrony Bank (FDIC), 170 West Election Rd., Ste. 125, Draper, UT 84020-6425
519057798	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2021 23:58:21	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519057799	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2021 23:58:20	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519057800	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2021 23:38:58	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
519057801	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2021 23:58:21	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519057802	+ Email/PDF: gecsed@recoverycorp.com	Feb 18 2021 23:58:20	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519057804	Email/Text: bankruptcy@td.com	Feb 18 2021 21:26:00	TD Bank, Attn: Bankruptcy, 1701 Route 70 E, Cherry Hill, NJ 08034

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519057807 + Email/PDF: OGCRegionIIBankruptcy@hud.gov

Feb 18 2021 23:48:32

US Dept of Housing & Urban Development,
Mortgage Accounting & Servicing, 451 Seventh
St, SW, Washington, DC 20410-0001

519057808 Email/Text: membersolutions@visionsfcu.org

Feb 18 2021 21:25:00

Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave,
Endicott, NY 13760

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael R. DuPont	on behalf of Creditor HOP Energy LLC dupont@redbanklaw.com, john@redbanklaw.com
Ronald I. LeVine	on behalf of Debtor Frances A. Eardly ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5